

# **EXHIBIT FF**

Orlans PC  
P. O. Box 5041  
Troy, MI 48007-5041

FILE: 18-001293

DOLORES CEPEDA  
32 LENOX AVENUE, APARTMENT 1  
PROVIDENCE, RI 02907

## ORLANDS PC

A law firm licensed in  
DC, DE, MA, MD, MI, NH, RI, VA

PO Box 540540  
Waltham, MA 02454  
P (781) 790-7800 F (781) 790-7801  
www.Orlands.com  
Business Hours: 8:30 AM – 5:00 PM ET

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**IN THE EVENT YOU ARE SUBJECT TO AN AUTOMATIC STAY ISSUED BY A UNITED STATES BANKRUPTCY COURT OR THE REFERENCED DEBT HAS BEEN DISCHARGED IN BANKRUPTCY, THIS COMMUNICATION IS FOR INFORMATIONAL PURPOSES AND IS NOT INTENDED TO BE AN ATTEMPT TO COLLECT A DEBT.**

**IF YOU ARE NOW ON ACTIVE MILITARY DUTY OR HAVE BEEN IN THE PRIOR TWELVE MONTHS, OR IF YOU ARE A DEPENDENT OF AN ACTIVE SERVICEMEMBER, PLEASE CONTACT OUR OFFICE AS YOU MAY BE ENTITLED TO PROTECTIONS UNDER THE SERVICEMEMBERS CIVIL RELIEF ACT.**

May 1, 2018

VIA CERTIFIED MAIL RETURN RECEIPT REQUESTED and FIRST CLASS MAIL  
Dolores Cepeda  
32 Lenox Avenue, Apartment 1  
Providence, RI 02907

RE: Our File Number: 18-001293  
Property Address: 177 Dexter Street, Providence, RI 02907

Dear Dolores Cepeda:

This law firm has been retained by Fay Servicing, LLC regarding the mortgage which encumbers the above real property (the "Mortgage"). The Note evidencing the loan in the original principal amount of \$255,000.00 and the Mortgage are collectively called the "Mortgage Loan."

According to the records of our client, your Mortgage Loan is in default. As a result, the Mortgage Loan has been accelerated and Fay Servicing, LLC has referred the matter to our office for further action. Please see the following page for a statement of the amount owed and important additional information.

You may have the right to reinstate the Mortgage Loan by paying all past due installments, late charges, delinquent taxes, insurance premiums, and costs and fees incurred in the foreclosure. To request reinstatement information, contact our Loan Resolution Department at (781) 790-7800.

Any right you may have to reinstate your Mortgage Loan and the procedures for reinstatement outlined above do not alter or amend your validation rights as described on the following page of this notice.

Very truly yours,  
Orlands PC

NOTICE OF DEBT PURSUANT TO  
15 USC §1692

1. The amount of debt as of May 1, 2018 is \$265,899.58.
2. Because of interest, fees and costs, and other charges that may vary from day to day, the amount you owe at a later date may be greater than the amount stated above. Please contact Fay Servicing, LLC or Orlans PC at (781) 790-7800 to obtain an updated payoff amount.
3. The name of the creditor to whom the debt is owed is Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2014-2.
4. Unless you, within thirty days after receipt of this notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by Orlans PC.
5. If you notify Orlans PC in writing within the thirty day period that the debt, or any portion thereof, is disputed, Orlans PC will obtain verification of the debt or a copy of a judgment against the consumer and a copy of such verification or judgment, and any other information required by applicable law, will be mailed to you by Orlans PC; and
6. Upon your written request within the thirty day period, Orlans PC will provide you with the name and address of the original creditor, if different from the current creditor.